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	Filing Date		2000-12-13	
	First Named Inventor	Ganesan		
	Art Unit	3624		
	Examiner Name	E. Colbert		
Attorney Docket Number		23952-0138		

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6	20020023059		2002-02-21	Bari, et al.	
7	20020029248		2002-03-07	Cook, et al.	
8	20020046168		2002-04-18	Kitchen	
9	20020059139		2002-05-16	Evans	
10	20020065772		2002-05-30	Salliba, et al.	
11	20020069163		2002-06-06	Gilbert	
12	20020069168		2002-06-06	Lee, et al.	
13	20020095387		2002-07-18	Sosa, et al.	
14	20020120628		2002-08-29	Hitchcock, et al.	
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16	20030004834		2003-01-02	Yamazaki	

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17	20030004867		2003-01-02	Kight, et al.	
18	20030139996		2003-07-24	D'Antoni, et al.	
19	20030145018		2003-07-31	Hitchcock, et al.	
20	20030167277		2003-09-04	Hejlsberg, et al.	
21	20040064409		2004-04-01	Kight, et al.	
22	20040078329		2004-04-22	Kight, et al.	
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27	20040199574		2004-10-07	Franco, et al.	

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28	20040236584		2004-11-25	Kuebert, et al.	
29	20050010523		2005-01-13	Myklebust, et al.	
30	20050033690		2005-02-10	Antognini et al.	
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	1	1043668	EP		2000-11-02	CheckFree Corp. (US)		<input type="checkbox"/>
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6	9910823	WO		1999-03-04	Citibank, N.A.		<input type="checkbox"/>
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8	0152142	WO		2001-07-19	Derivon Corp. (US)		<input type="checkbox"/>
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	1	Disclosure Under 37 C.F.R. 1.56.	<input type="checkbox"/>
	2	Business Task Force of NACHA's Council for Electronic Billing and Payment. "An Overview of Electronic Bill Presentment and Payment Operating Models." April 9, 1999, pp. 1-12	<input type="checkbox"/>
	3	"CheckFree and Equifax Launch Electronic Billing and Payment -- More Than 50 Financial Institutions Rollout Service" PR Newswire, August 25, 1999, p. 1.	<input type="checkbox"/>
	4	COULTER, CUAN. "E-Business: Account Aggregation." December 31, 2001, pp. 1-6.	<input type="checkbox"/>

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5	Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA). "Electronic Bill Payment/Presentment Business Practices " December 7, 1999, vol. 2.0.	<input type="checkbox"/>
6	"European Search Report," European Patent App. No. 04006976, European Patent Office, March 2, 2005.	<input type="checkbox"/>
7	"European Search Report," European Patent App. No. 04009973, European Patent Office, September 8, 2004.	<input type="checkbox"/>
8	"European Search Report," European Patent App. No. 04009974, European Patent Office, October 22, 2004.	<input type="checkbox"/>
9	"European Search Report," European Patent App. No. 04009975, European Patent Office, October 28, 2004.	<input type="checkbox"/>
10	"European Search Report," European Patent App. No. 04009976, European Patent Office, November 24, 2004.	<input type="checkbox"/>
11	"European Search Report," European Patent App. No. 04010334, European Patent Office, February 2, 2005.	<input type="checkbox"/>
12	"European Search Report," European Patent App. No. 04010336, European Patent Office, February 28, 2005.	<input type="checkbox"/>
13	"Eview Security Overview," AmeriComm website, 2005, pp. 1-2, AmeriComm, Chesapeake, VA. < <a href="http://americomm.net/EBPP_ESP.asp?topic=security">http://americomm.net/EBPP_ESP.asp?topic=security</a> >	<input type="checkbox"/>
14	FAY, D. "An Architecture for Distributed Applications on the Internet: Overview of Microsoft's .NET Platform." Proceedings of the International Parallel and Distributed Processing Symposium, April 22, 2003, pp. 90-96.	<input type="checkbox"/>
15	"Frequently Asked Questions," Zip Merchant -- The Commerce Tools website, 2002, pp. 1-5, CheckFree Corporation, Norcross, GA. < <a href="http://www.zipmerchant.com/products/TransactSecure/FAQ/cfm">http://www.zipmerchant.com/products/TransactSecure/FAQ/cfm</a> >	<input type="checkbox"/>

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16	GRALLA, PRESTON. "How the Internet Works." Que, September 7, 2001, 6th ed., pp. 148-151.	<input type="checkbox"/>
17	"Harris Bill Payment & Presentment Enrollment Help." CheckFree website, 2002, pp. 1-5, CheckFree Corporation, Norcross, GA. < <a href="http://www.thevalidnetwork.com">http://www.thevalidnetwork.com</a> >	<input type="checkbox"/>
18	"Interactive Financial Exchange." Business Method Specification, IFX Forum, Inc., June 2, 2002, pp. 8-1 - 8-21.	<input type="checkbox"/>
19	"Open Financial Exchange Bill Presentment." Open Financial Exchange Specification. Collaborative work of CheckFree Corp., Microsoft Corp. and Intuit, Inc., June 12, 1997, pp. 312-356.	<input type="checkbox"/>
20	OSBERG, SHARON. "Wells Fargo, Standards-based Electronic Bill Presentment and Payment (EBPP)." Sun Microsystems, November 1999.	<input type="checkbox"/>

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- ☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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- ☐ See attached certification statement.
- ☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- ☒ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-10-08
Name/Print	Rhett S. White	Registration Number	59,158

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